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EP 10/5/06

Docket No.: S4264.0000/P001
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Charles B. Simone

Application No.: 08/605,628

Confirmation No.: 8170

Filed: February 22, 1996

Art Unit: 3626

For: METHOD AND APPARATUS FOR
LIFESTYLE RISK EVALUATION AND
INSURABILITY DETERMINATION

Examiner: R. L. Porter

AMENDMENT AFTER FINAL ACTION UNDER 37 C.F.R. 1.116

MS AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS

In response to the Office Action dated June 21, 2006, finally rejecting claims 1-9, please amend the above-identified U.S. patent application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.